

Commerce General Architecture

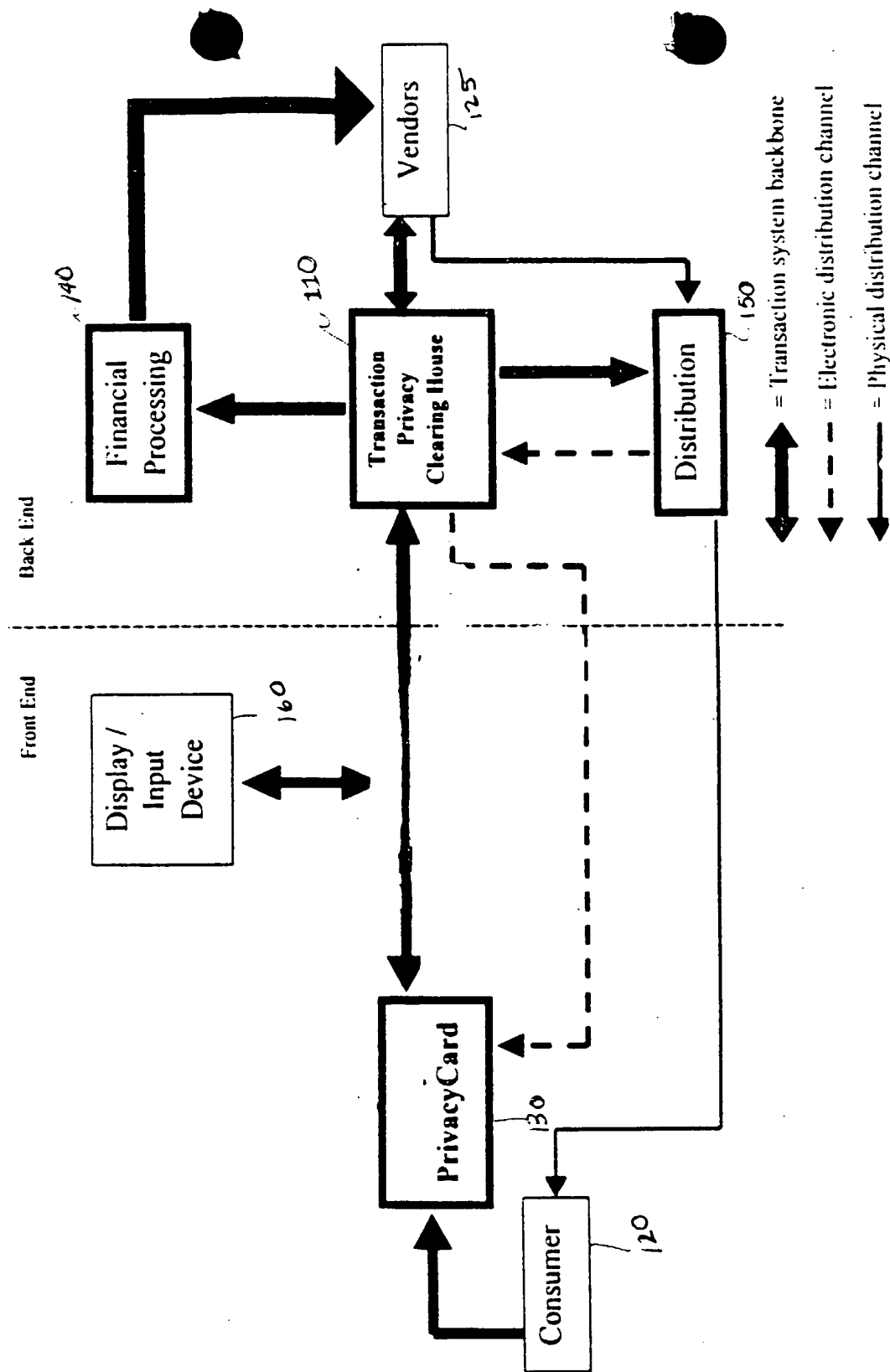


Fig 1

Commerce General Architecture - POS Terminal:

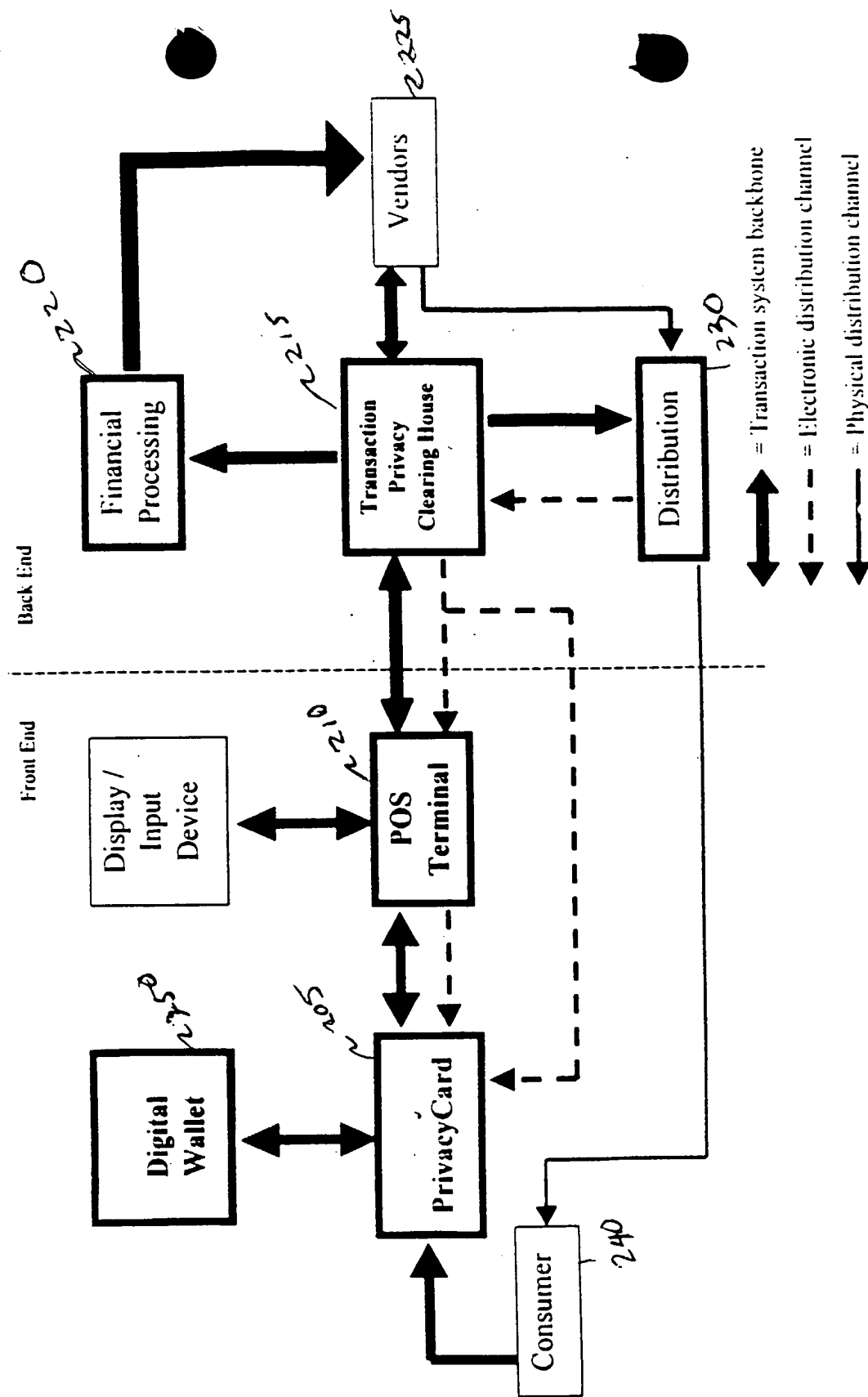


Fig 2

Commerce In-Home Environment

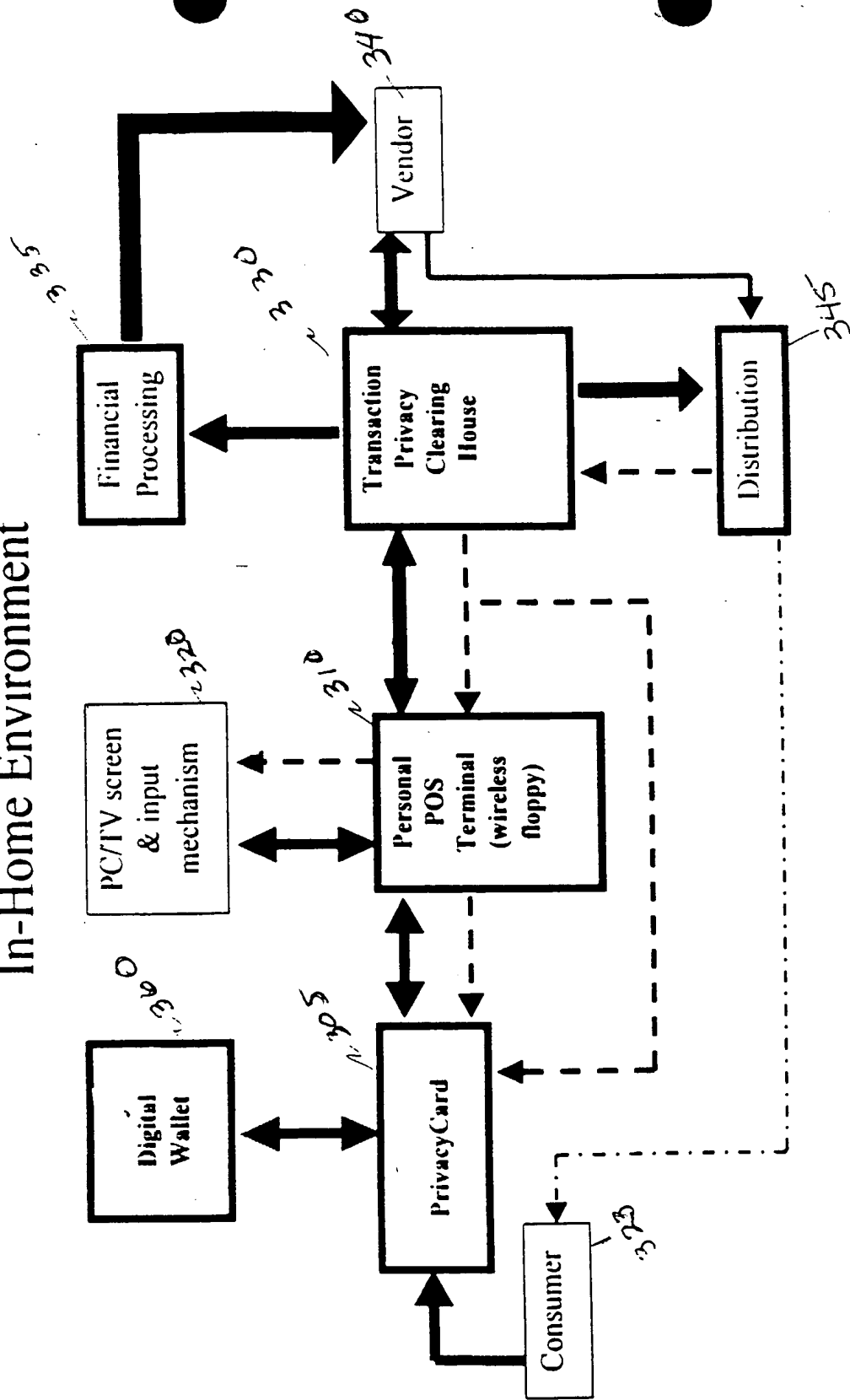


Fig 3

In-Store Retail Environment

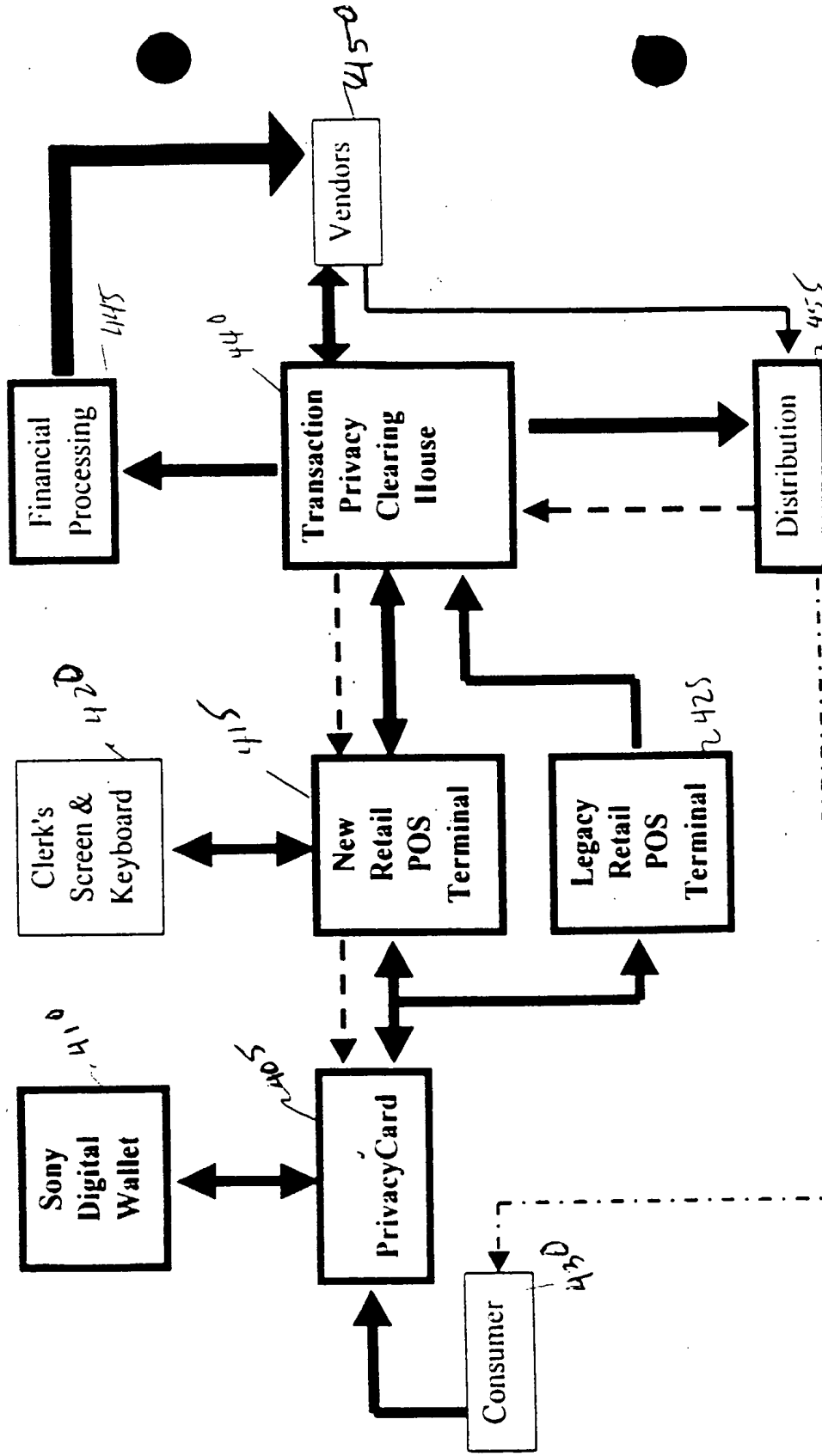


Fig 4

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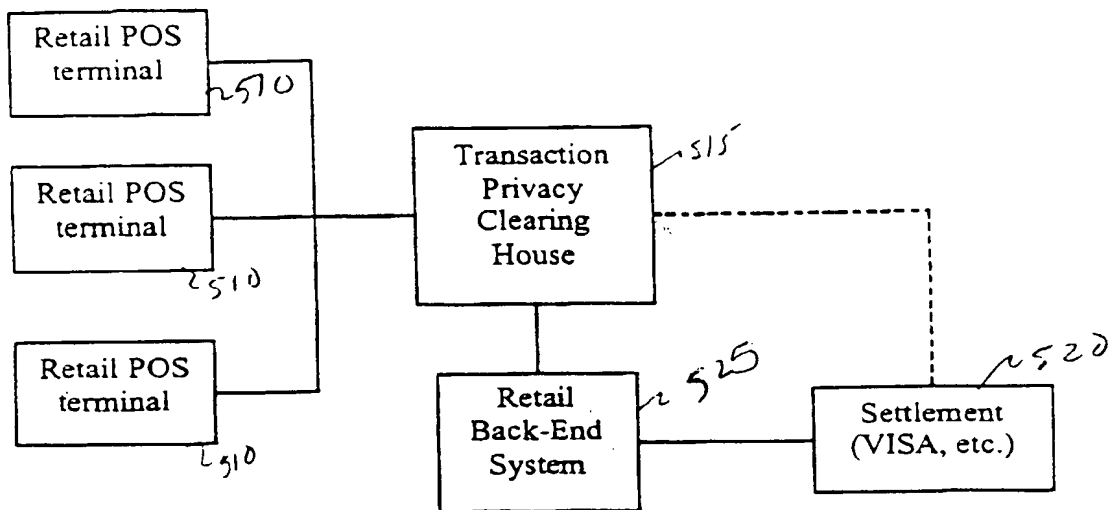


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

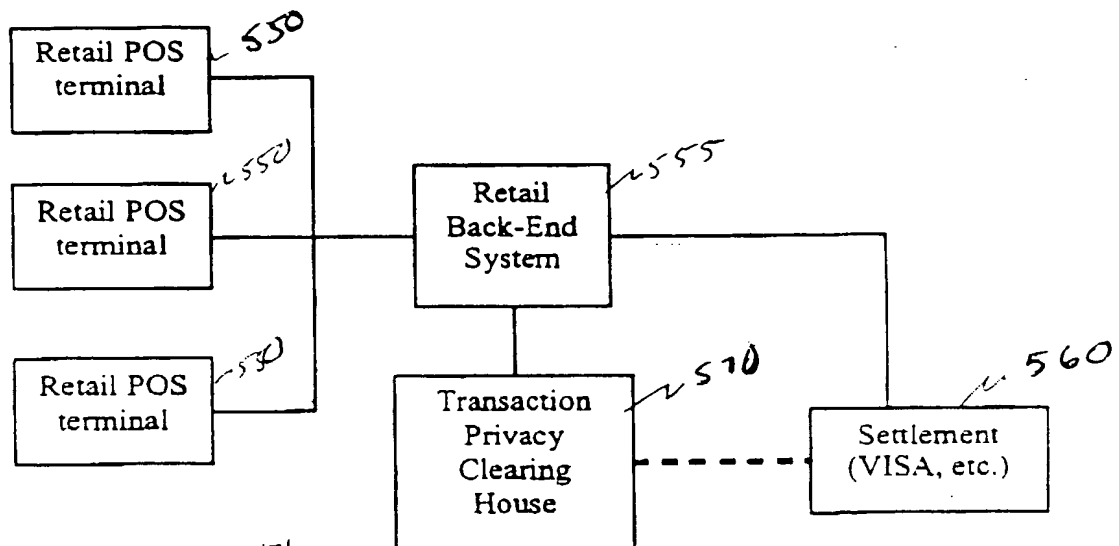
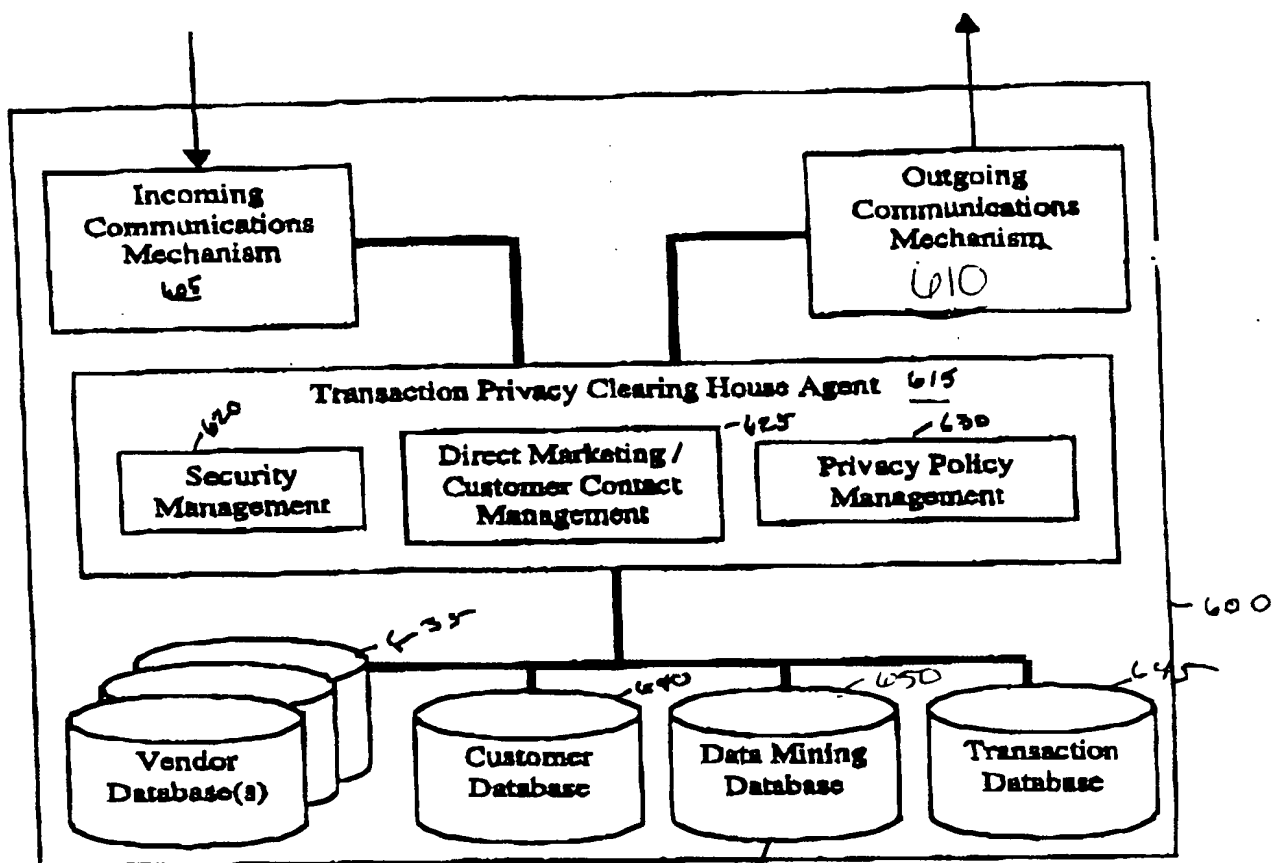


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

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Transaction Privacy Clearing House: Major Components

Fig. 6

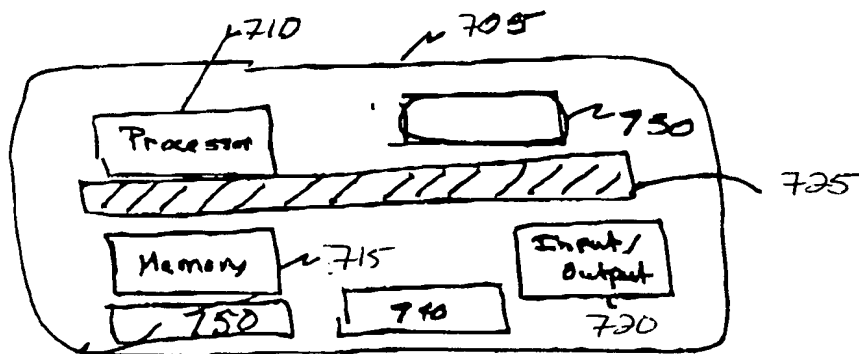


Figure 7a

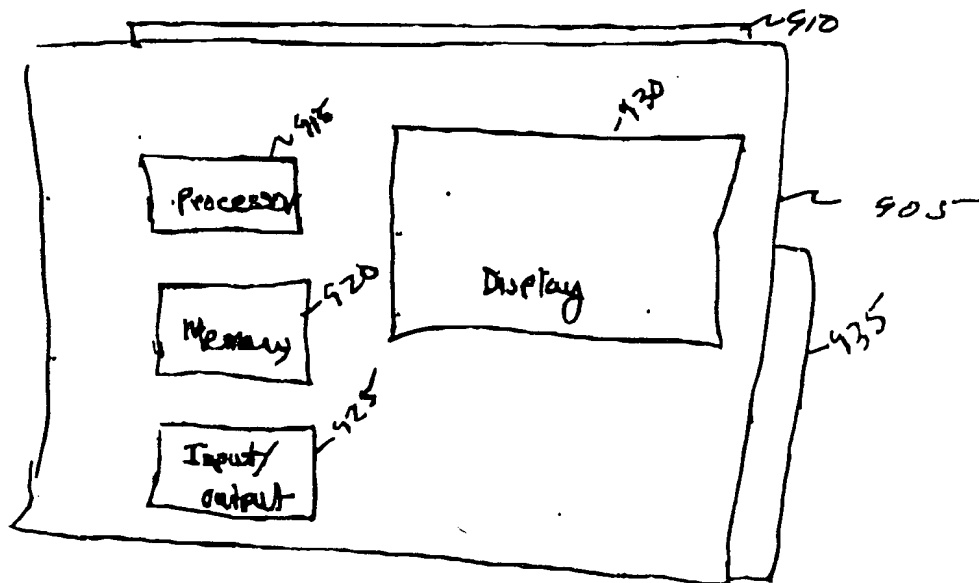
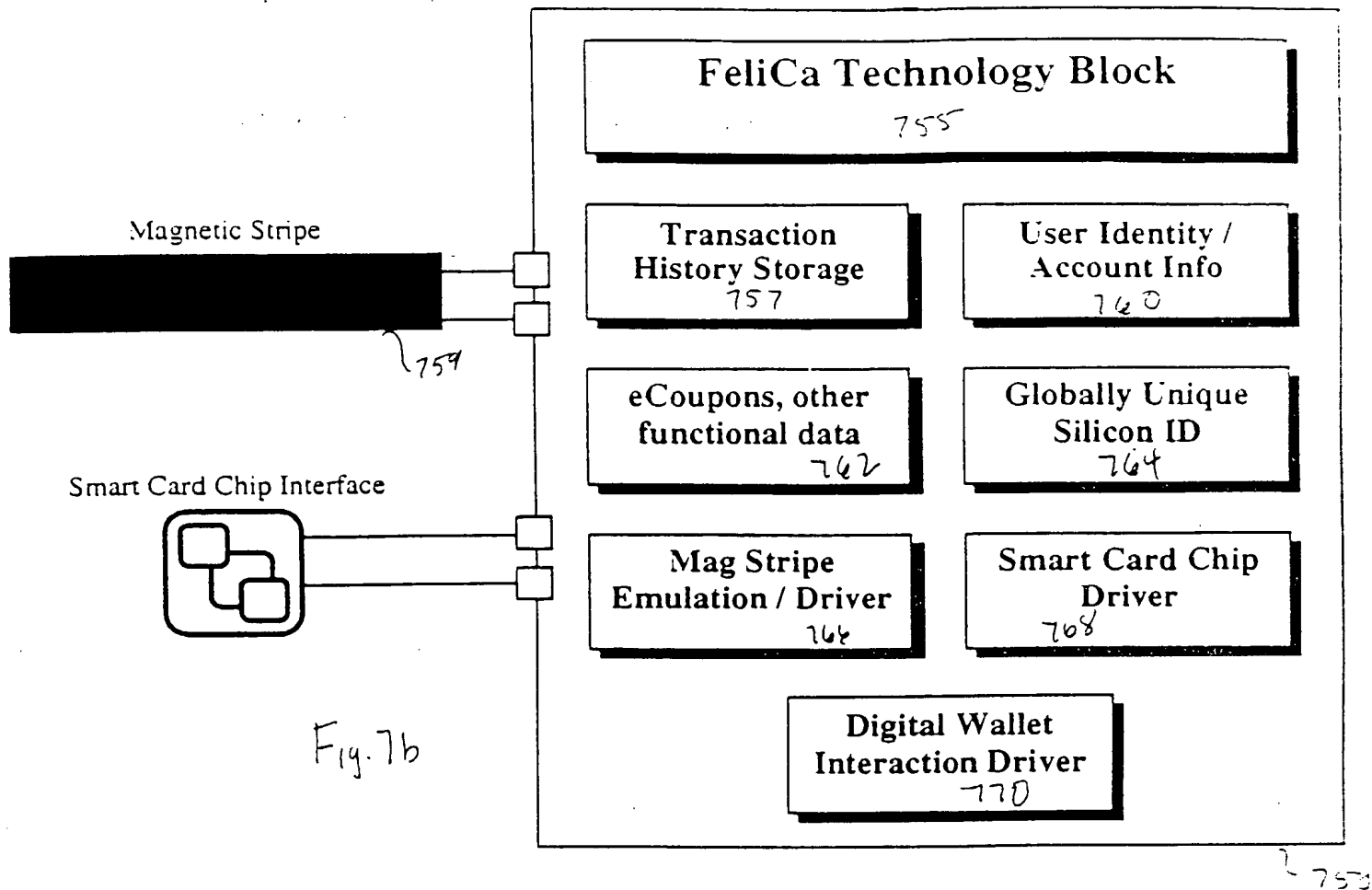


Figure 9a

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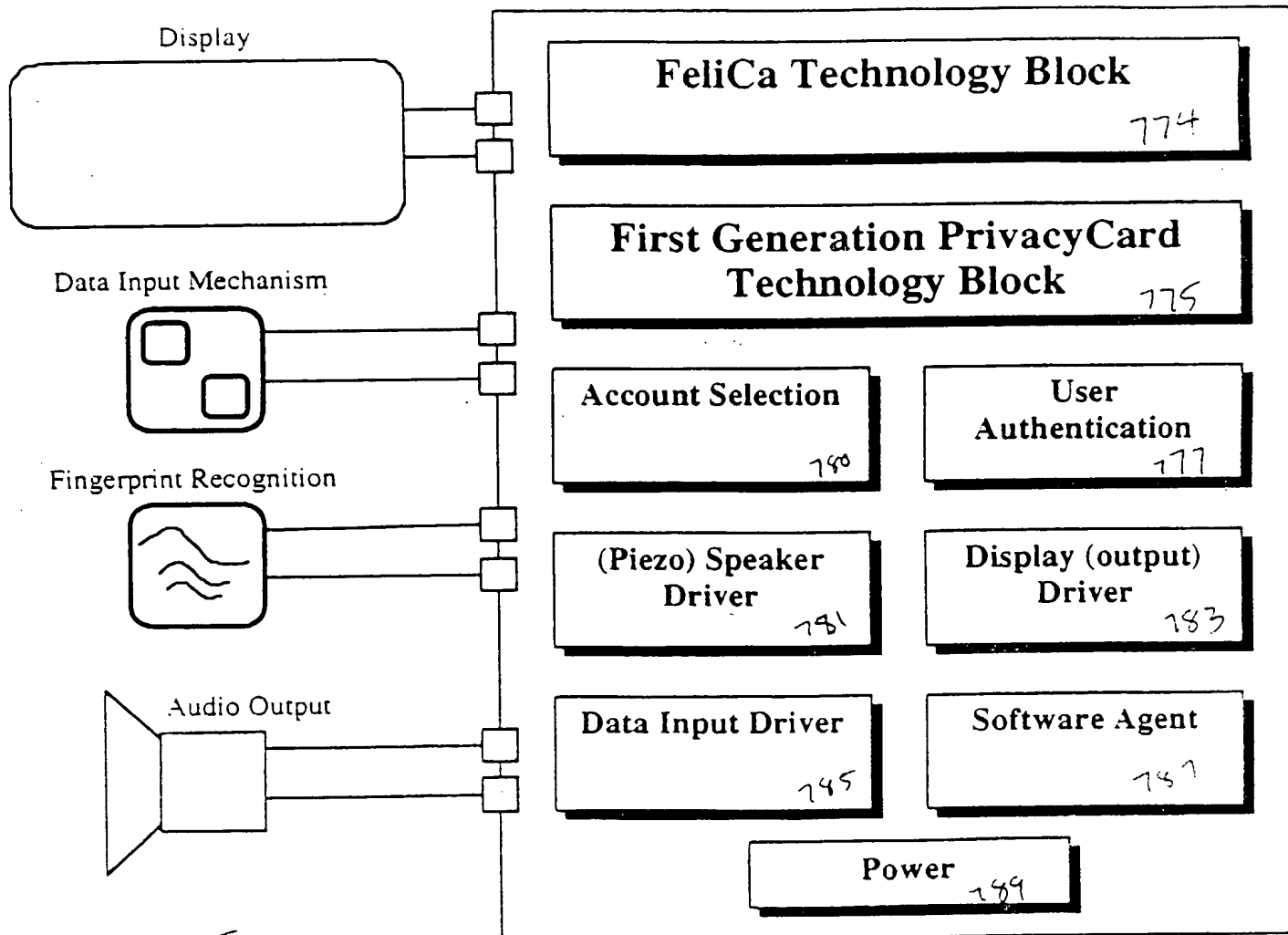


Fig. 7c

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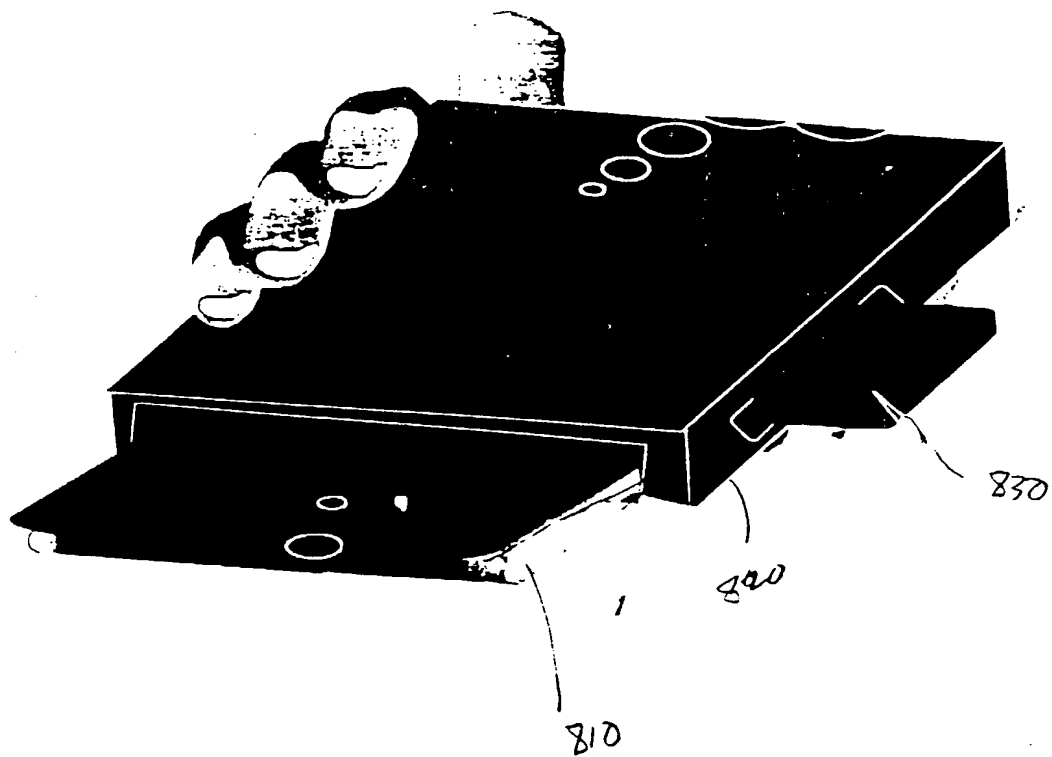
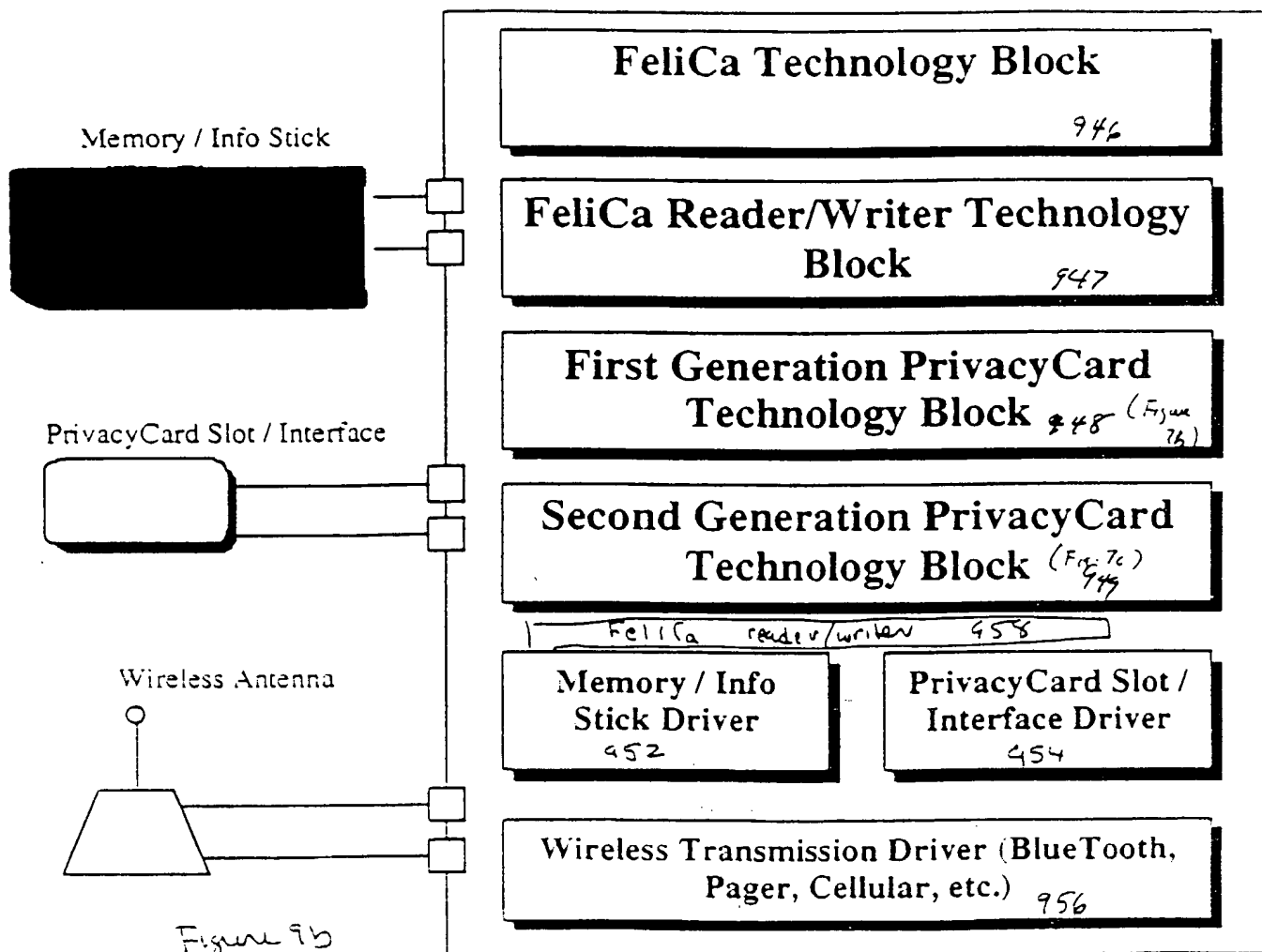


Fig 8

Digital Wallet and
Privacy Card

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Digital Wallet



950

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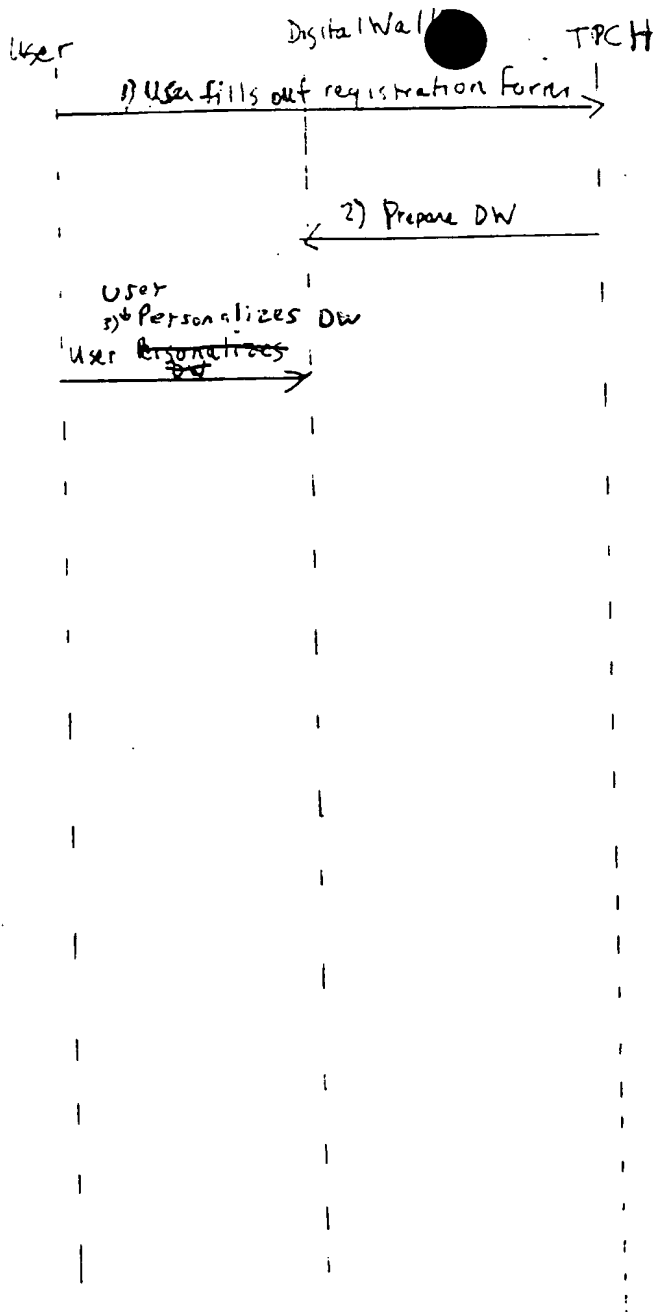


Fig. 10

Setup of Digital
wall

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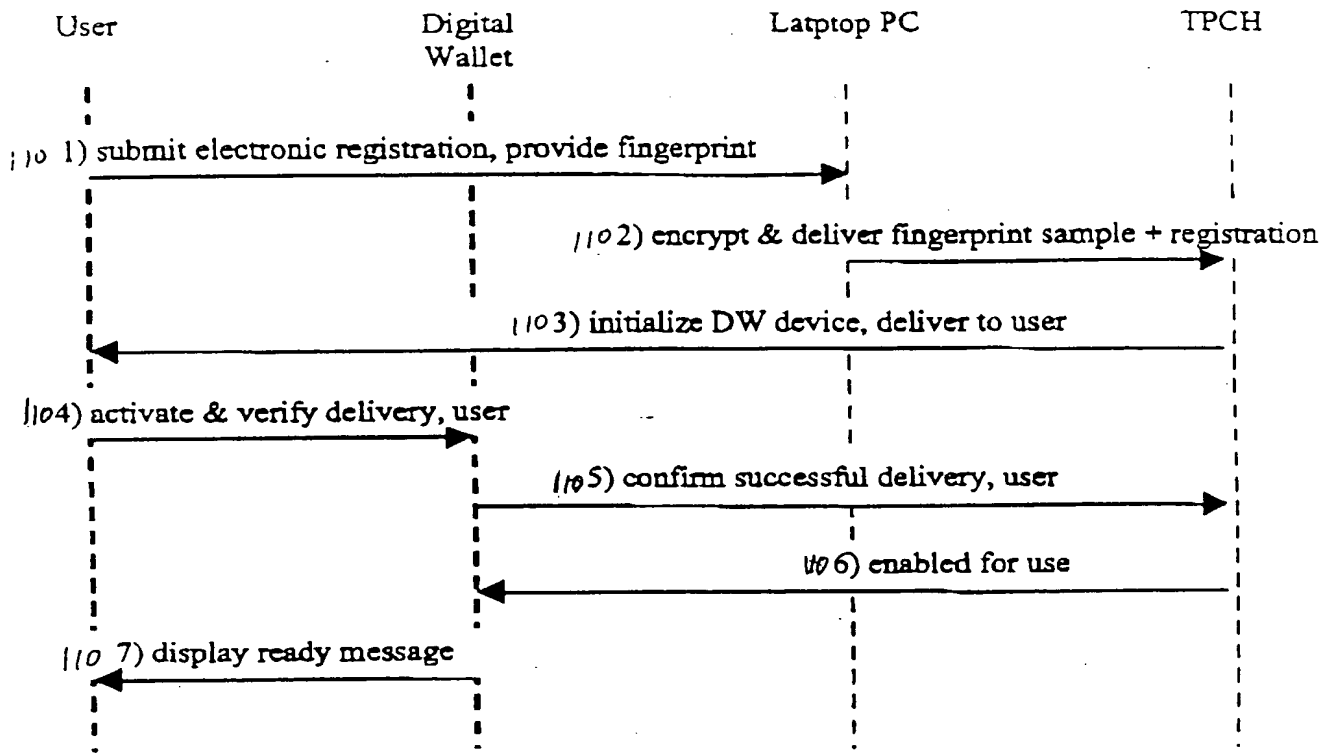


Fig 1

Digital Wallet Setup
(Alternate Embodiment)

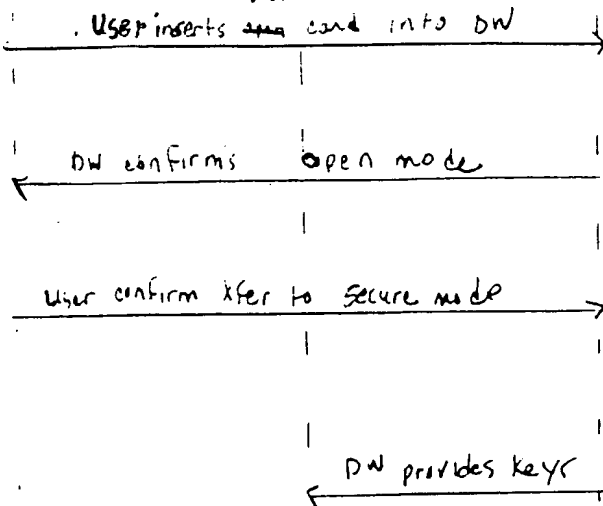
252K

20

Digital Wallet

TPCH

Non-secure

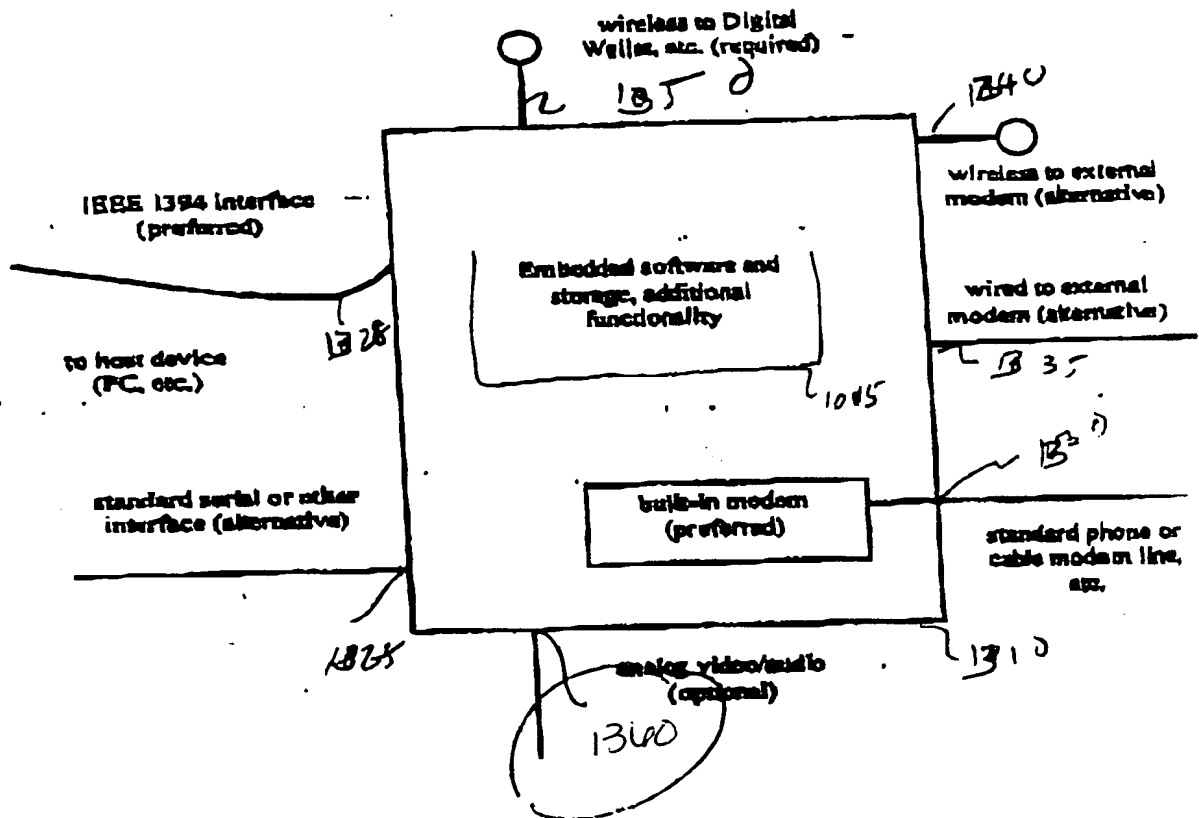


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Fig. 12

conversion of card to secure

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POS Terminal

Fig. 13

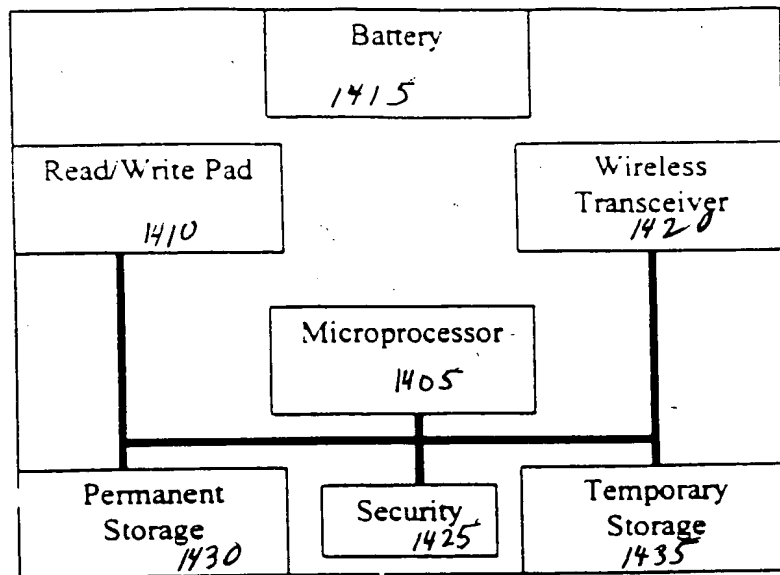


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14

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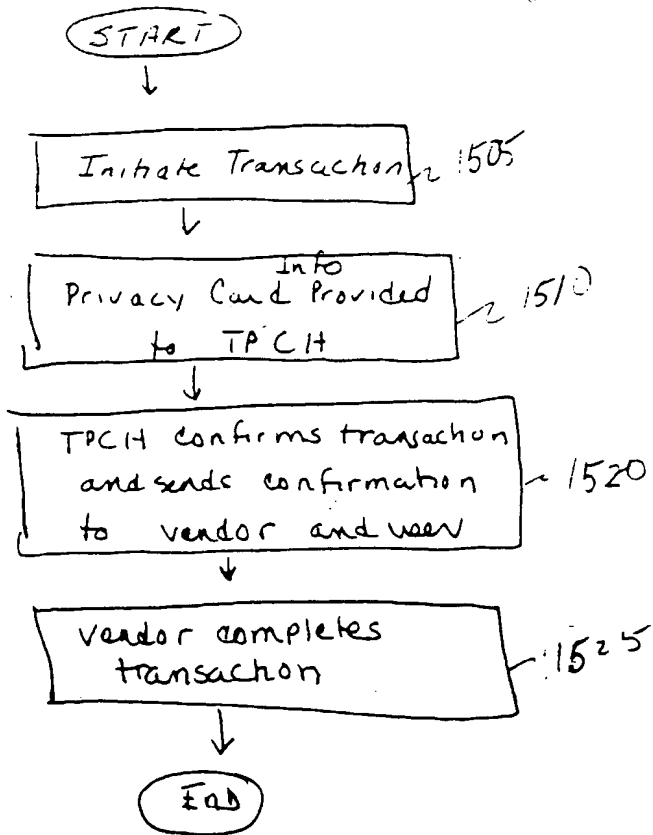


Fig. 15

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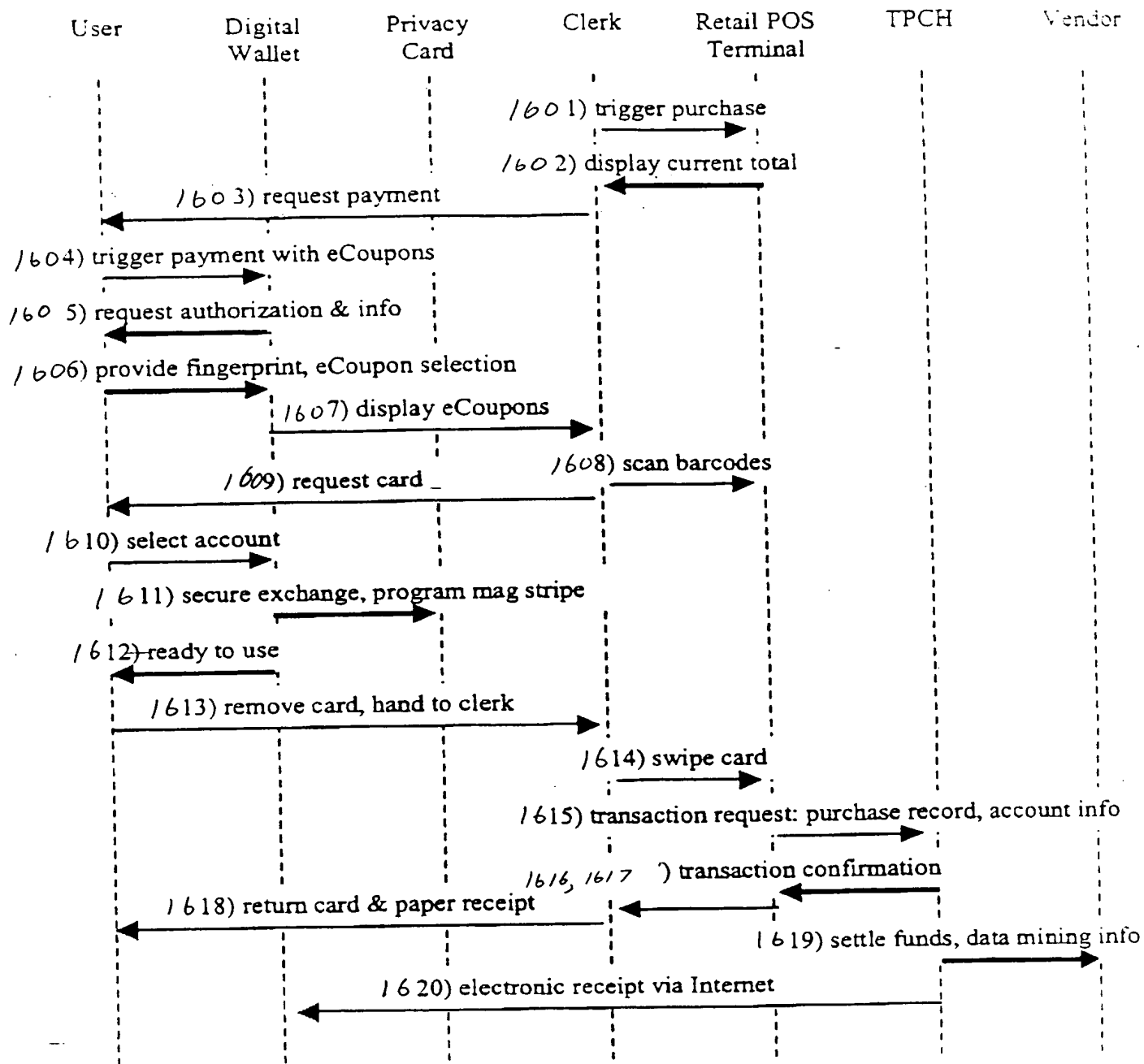


Fig 16

Retail Transaction

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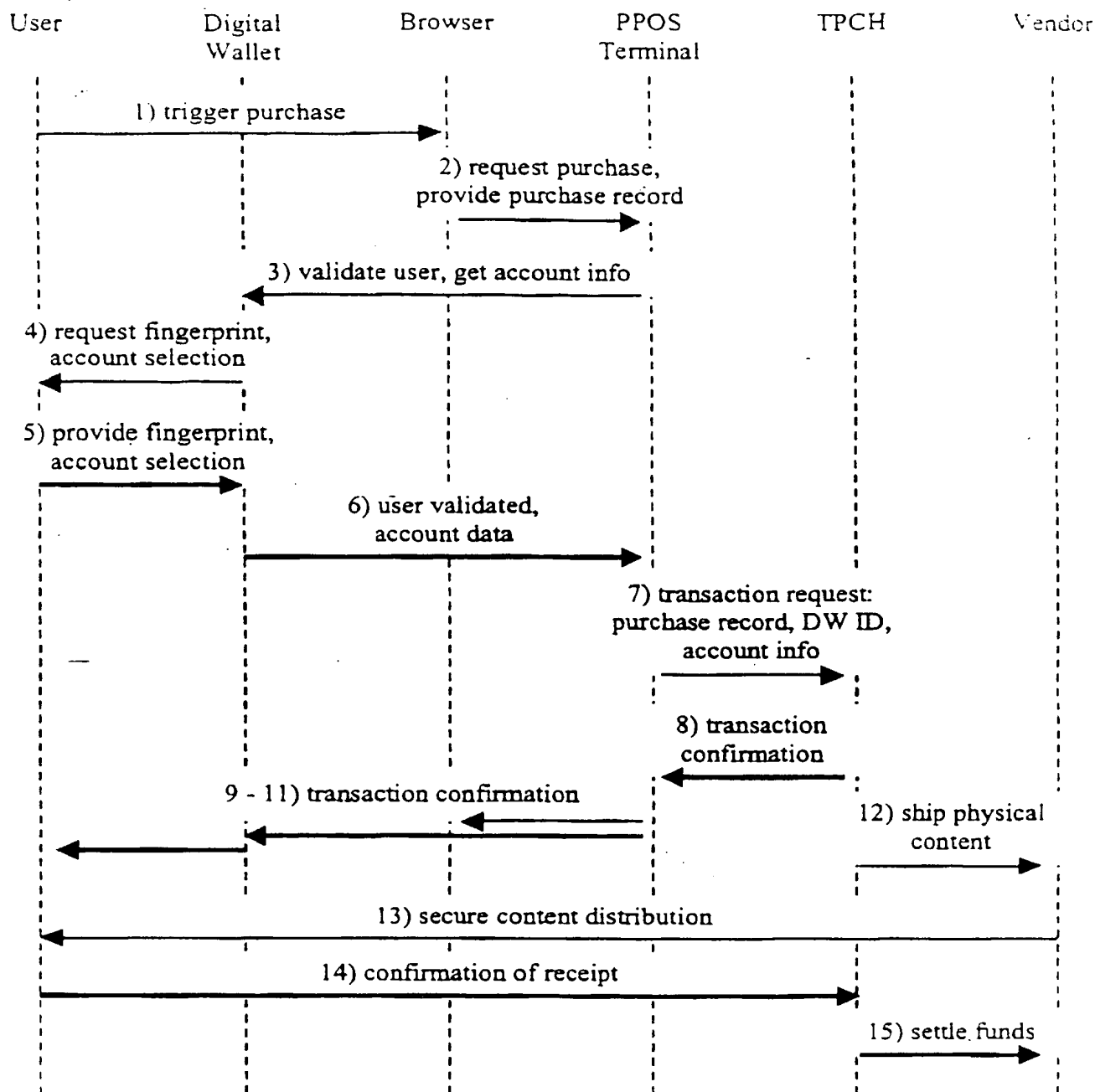


Fig. 17

Web Transaction

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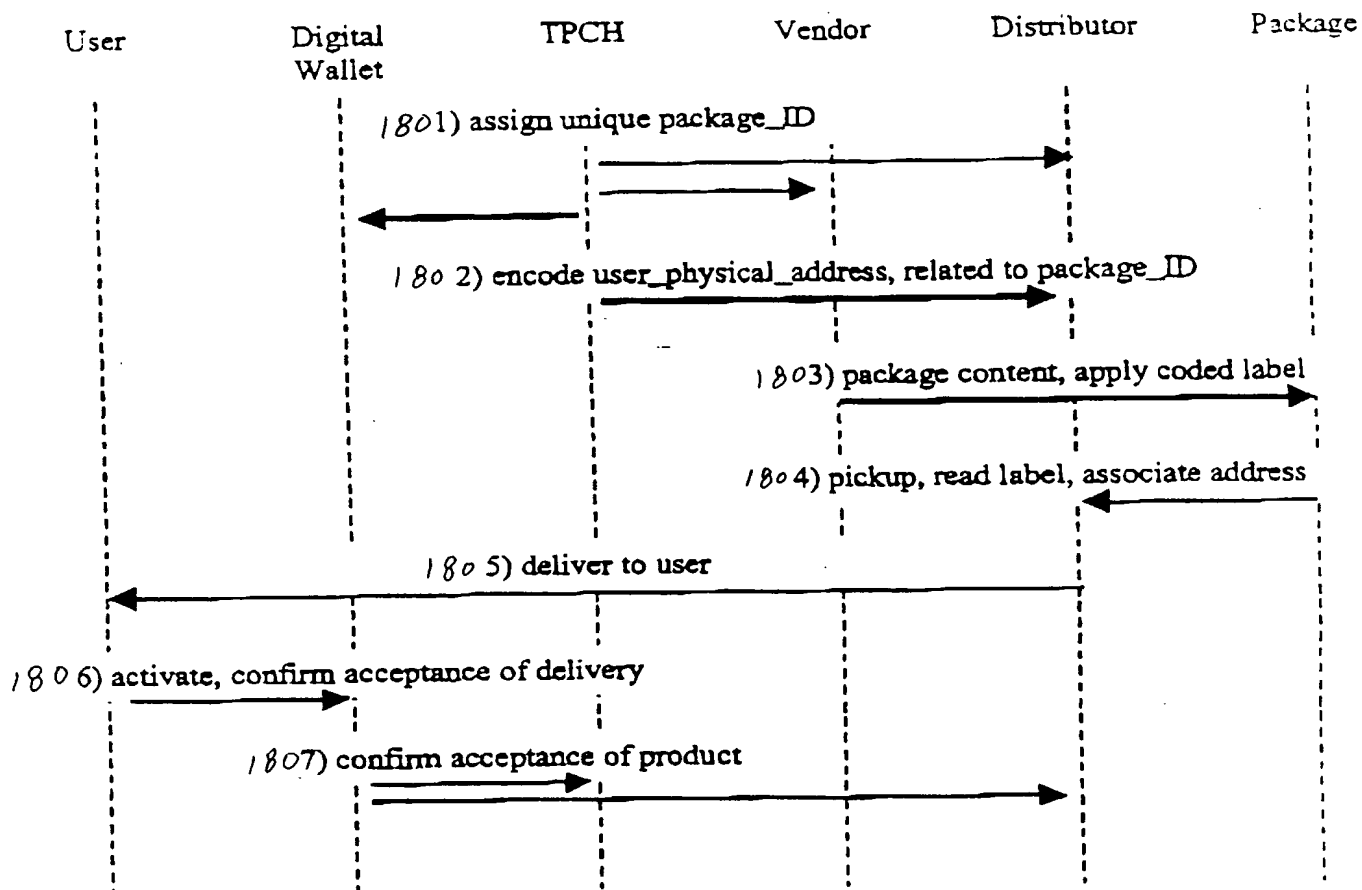


Fig. 18

Delivery of Product

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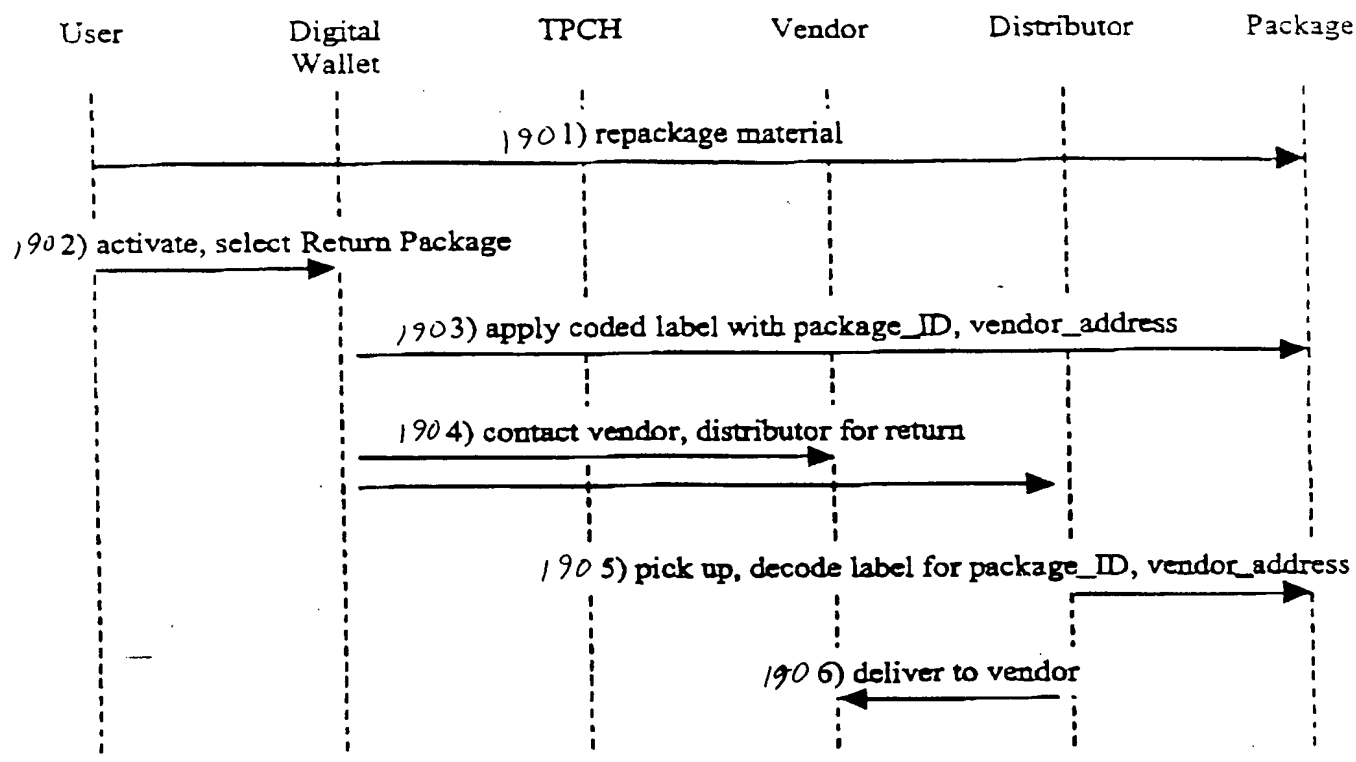


Fig. 19

Return of Product

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00/02T 9T5EE/60

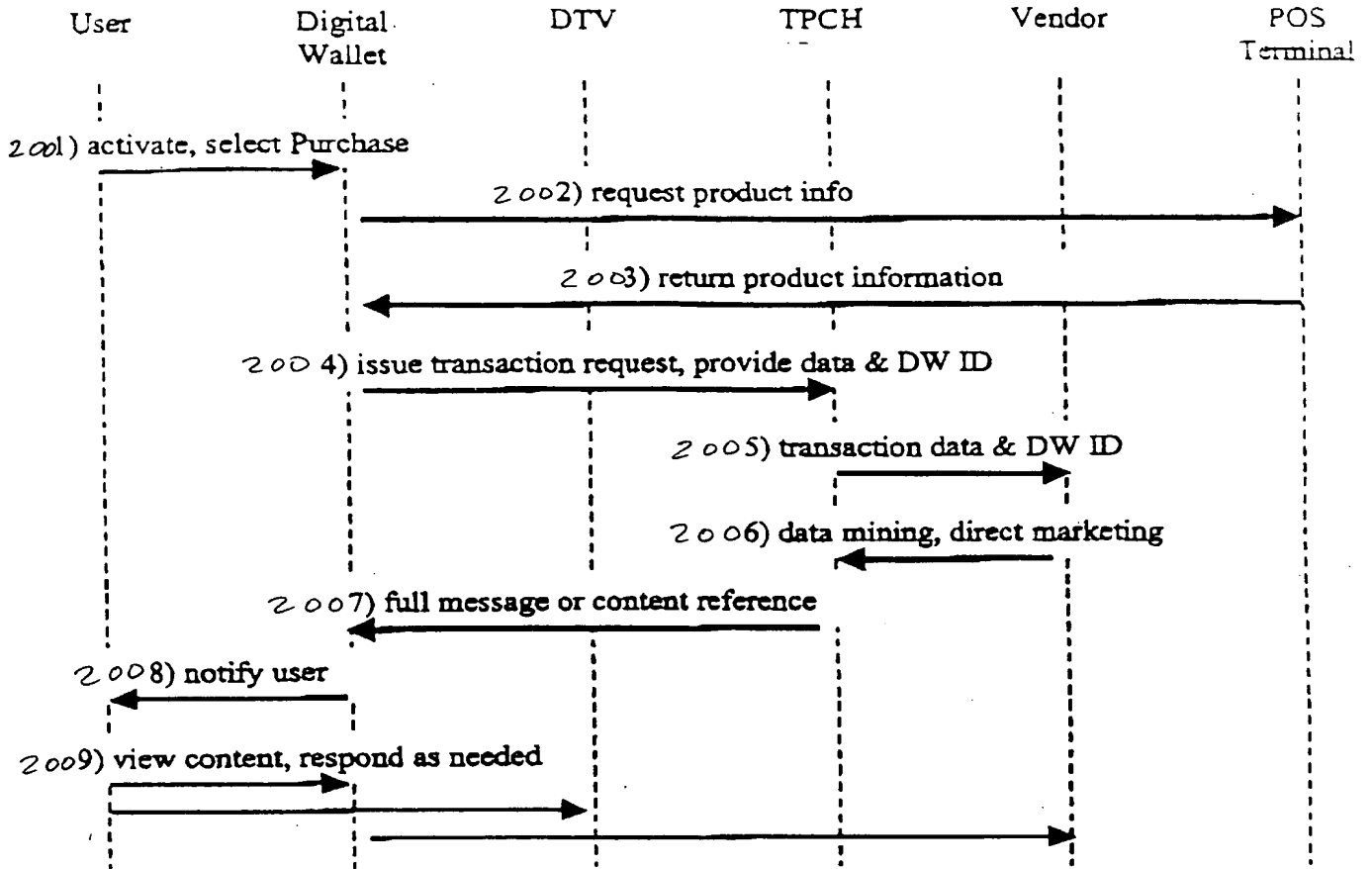


Fig 20

Data Mining

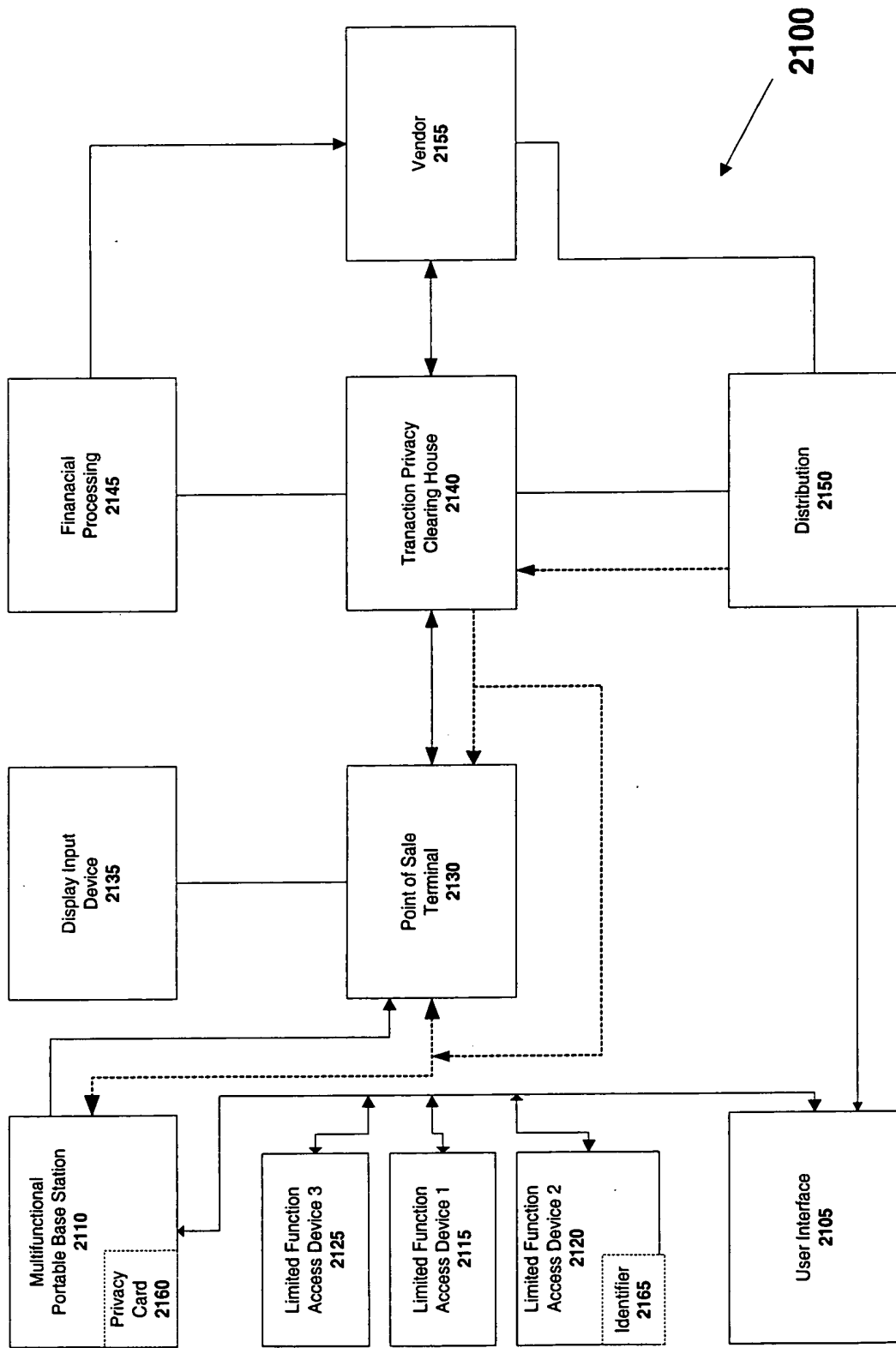


Figure 21

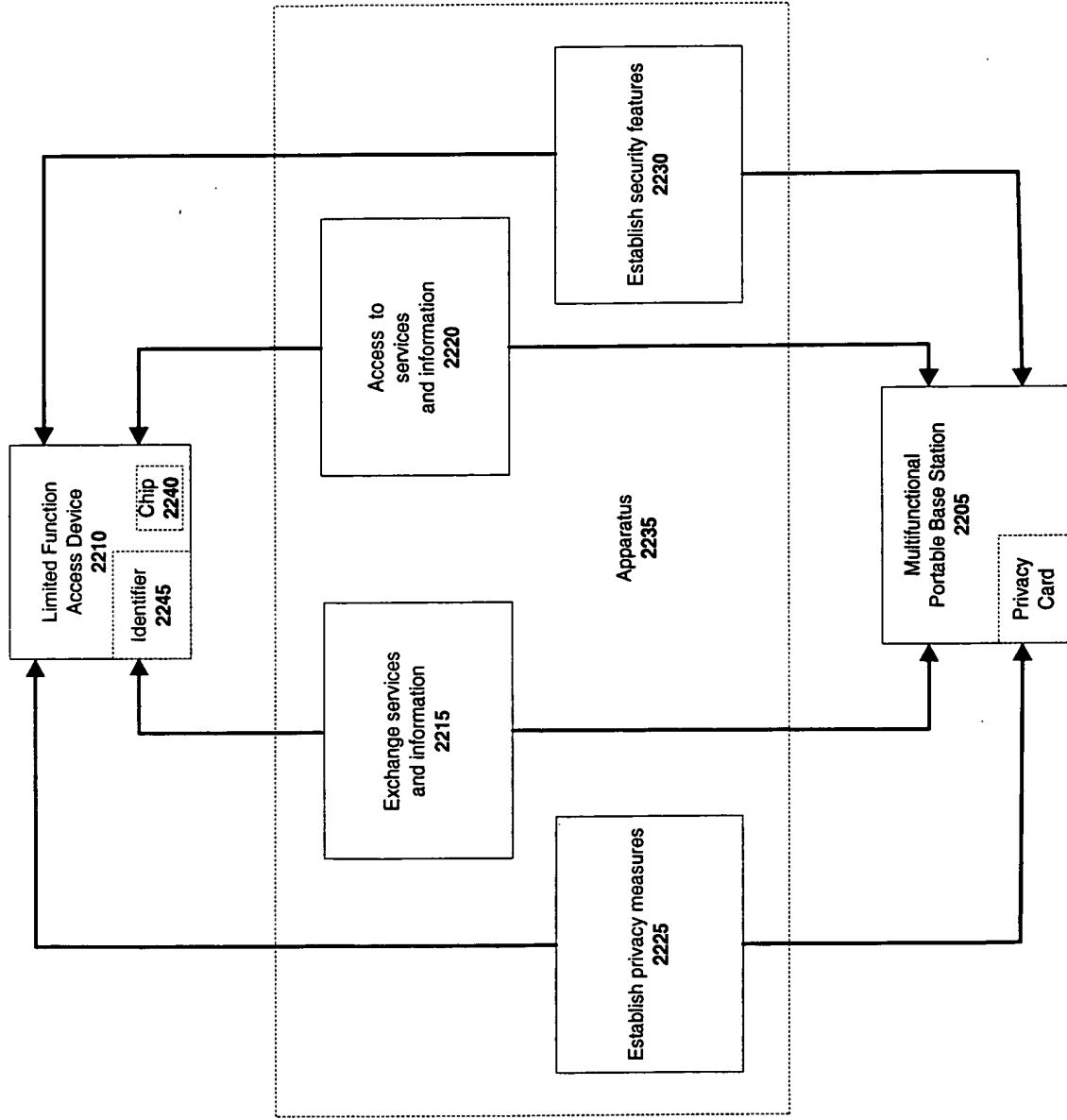


Figure 22